

Figure 1

FIG. 2 is a block diagram of a payment system. The system includes a Card Holder (100), a Merchant (102), an Issuing Bank (118), and an Acquiring Bank (112). The Card Holder (100) and the Merchant (102) are connected via the Internet (119). The Issuing Bank (118) and the Acquiring Bank (112) are connected via a Payment Network (120). The Merchant (102) is connected to the Acquiring Bank (112) via a downward arrow (108) and an upward arrow (110). The Card Holder (100) is connected to the Issuing Bank (118) via a double-headed arrow (107) and the Payment Network (120). The Issuing Bank (118) is connected to the Acquiring Bank (112) via a double-headed arrow (115).

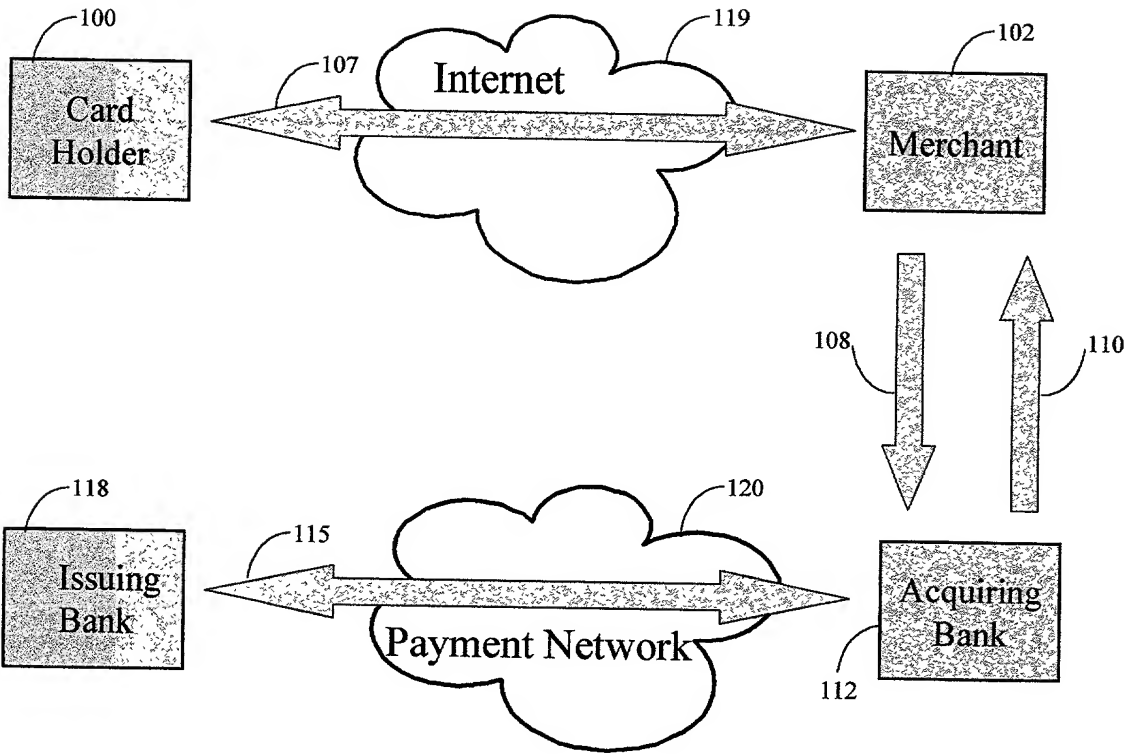


Figure 2

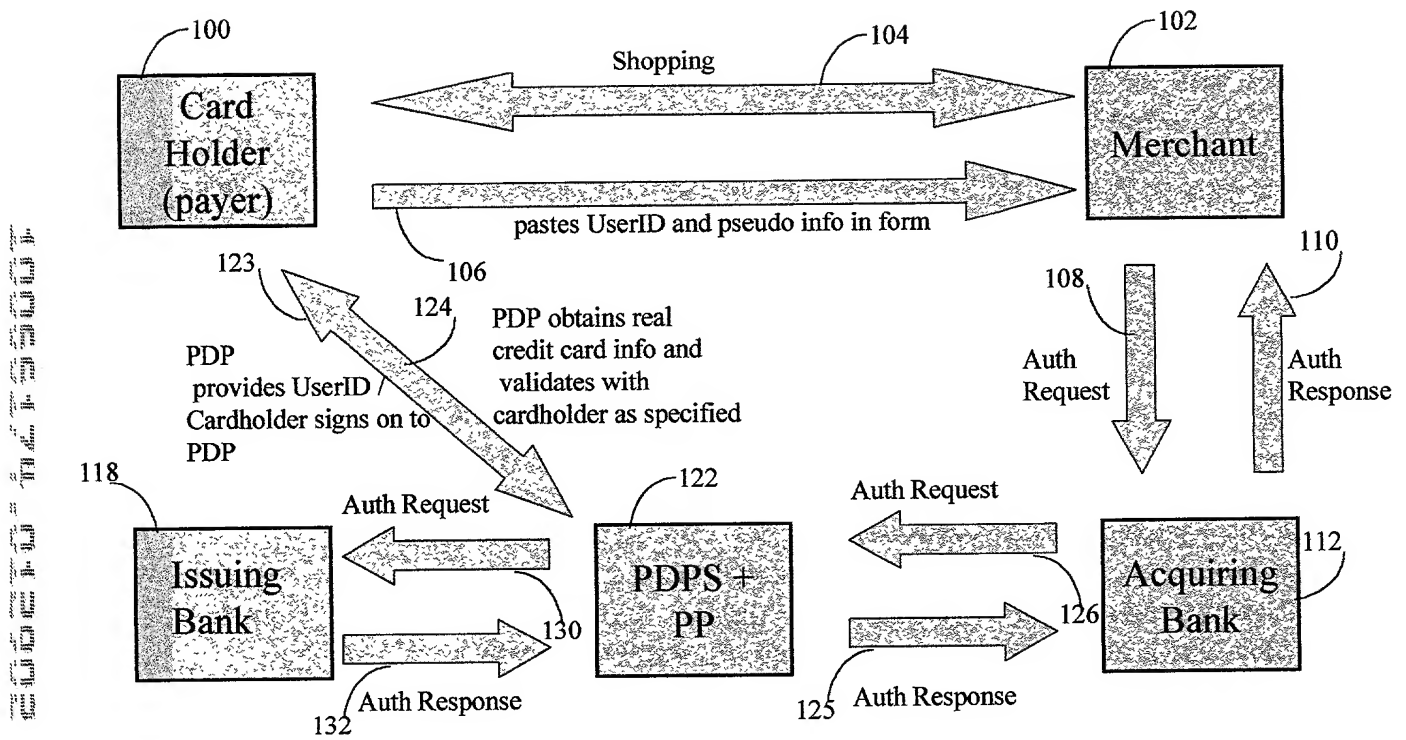


Figure 3

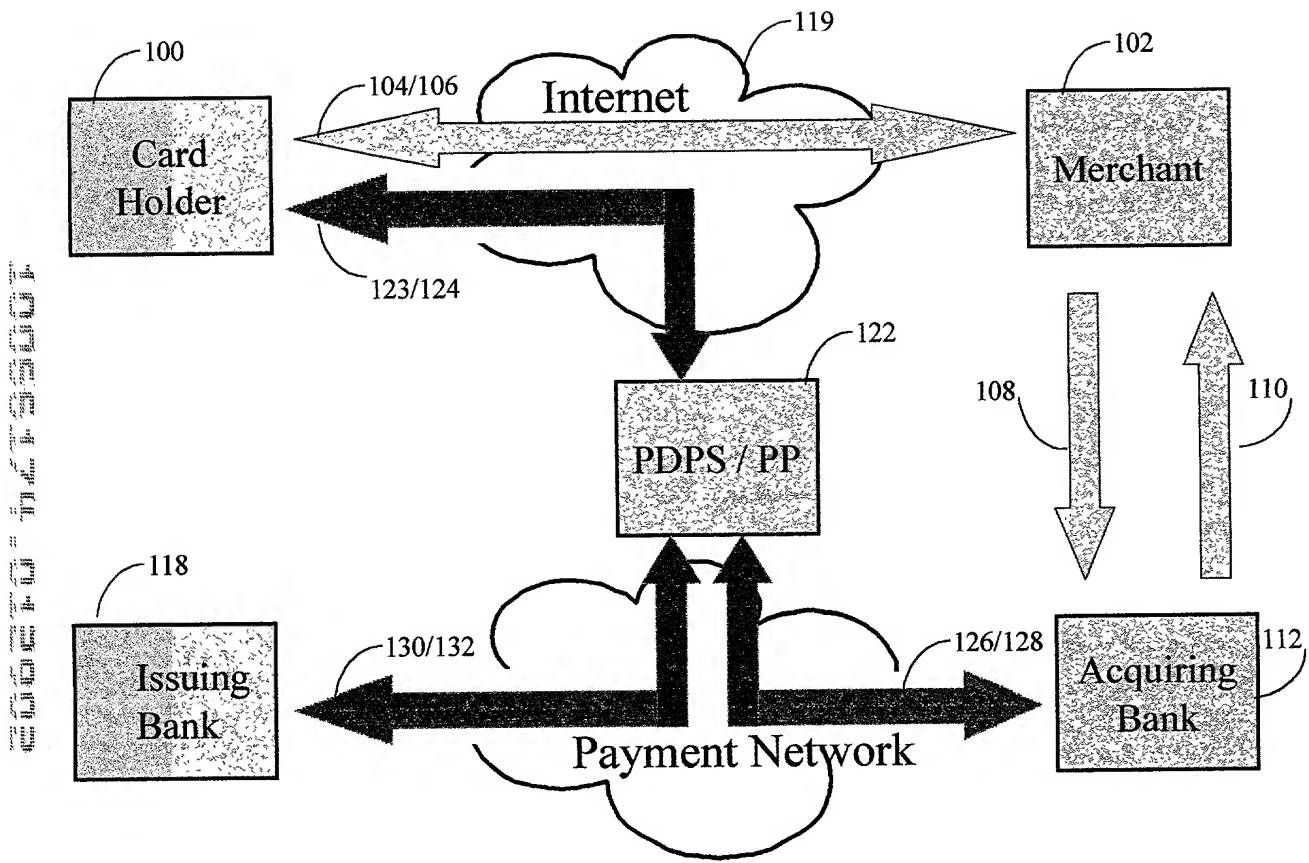


Figure 4

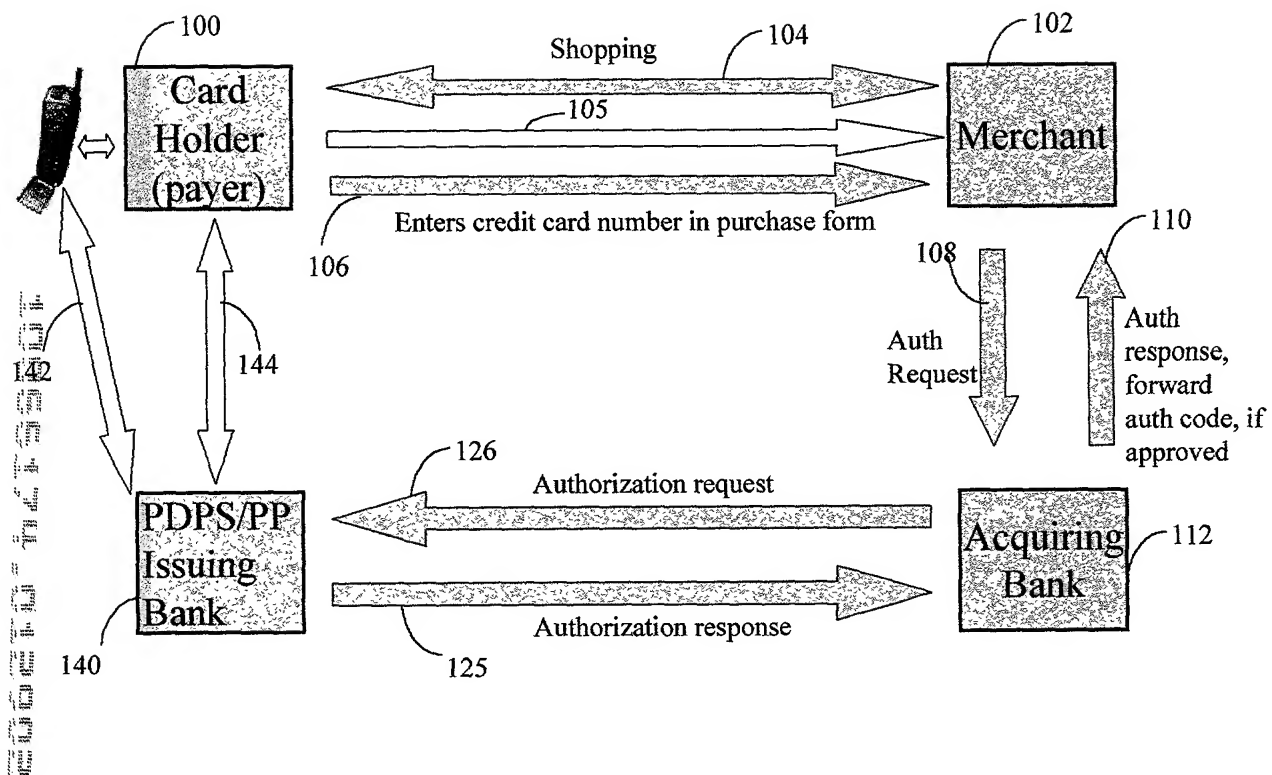


Figure 5

Figure 6: A diagram illustrating the flow of information and funds in a card payment system. The diagram shows the interactions between a Card Holder, a Merchant, an Issuing Bank, and an Acquiring Bank, all connected to a central PDPS / PP (Payment Data Processing System / Payment Processor). The Card Holder and Merchant are connected via the Internet. The Card Holder and Issuing Bank are connected via the Telephone Network. The Issuing Bank and Acquiring Bank are connected via the Debit Card Network and Credit Card Network. The PDPS / PP acts as a central hub, receiving data from the Card Holder and Merchant and processing it through the Issuing Bank and Acquiring Bank.

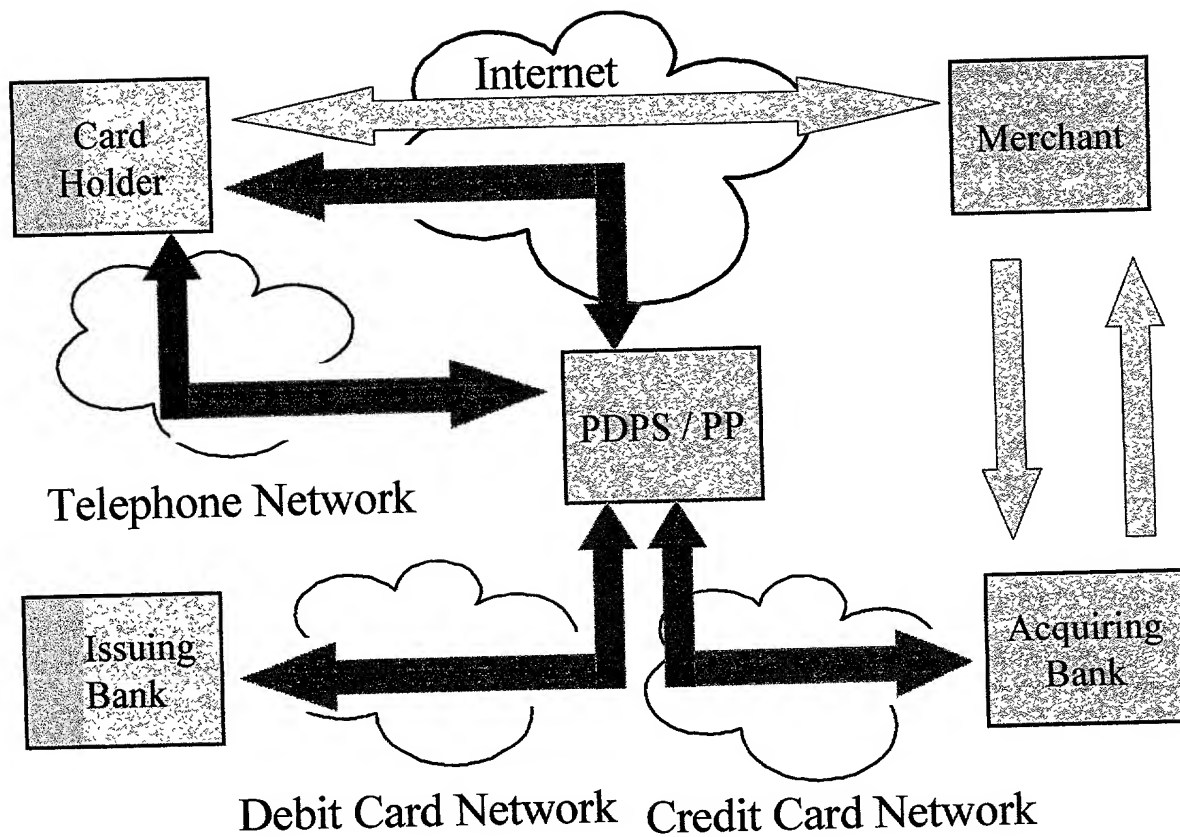


Figure 6

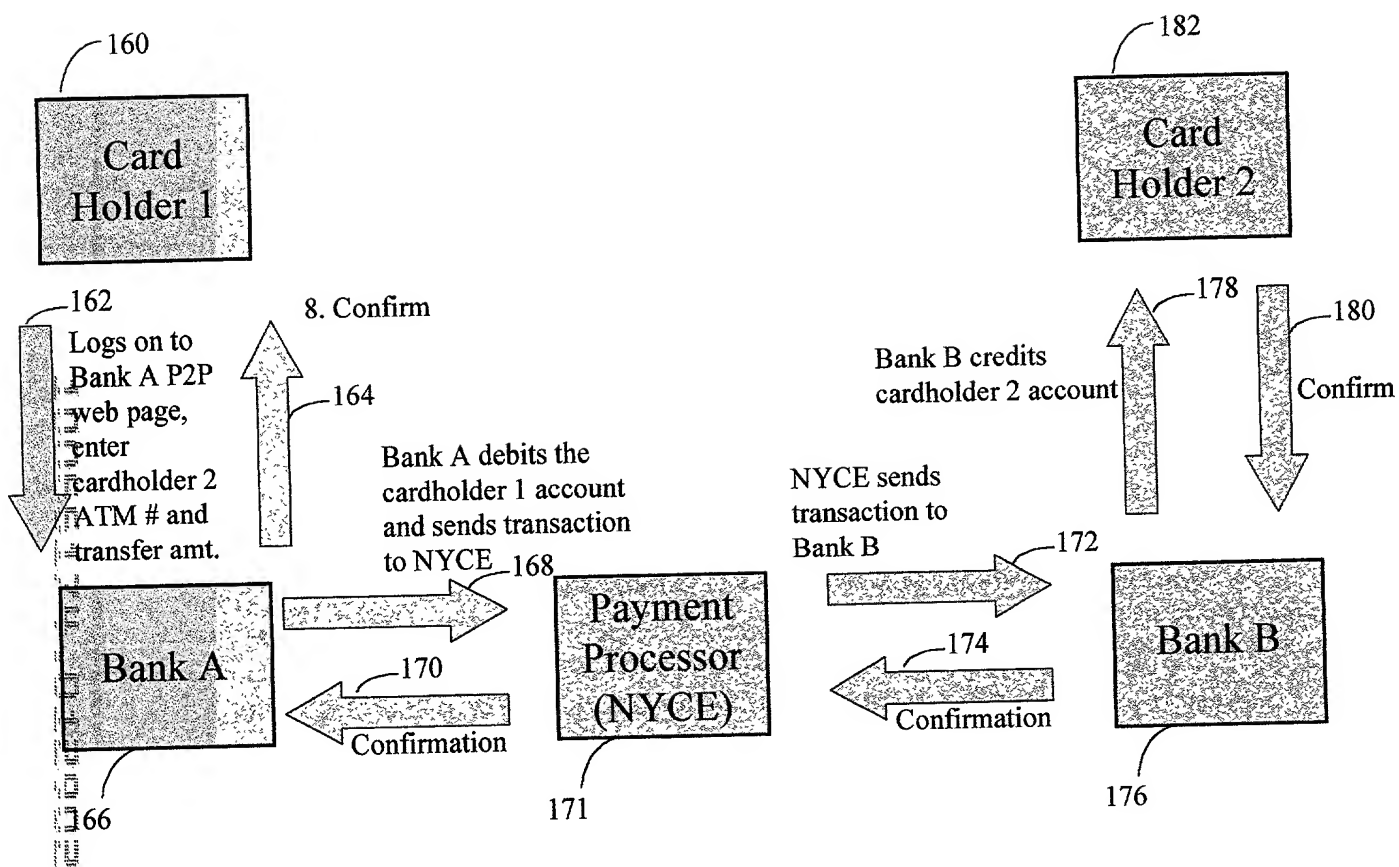


Figure 7

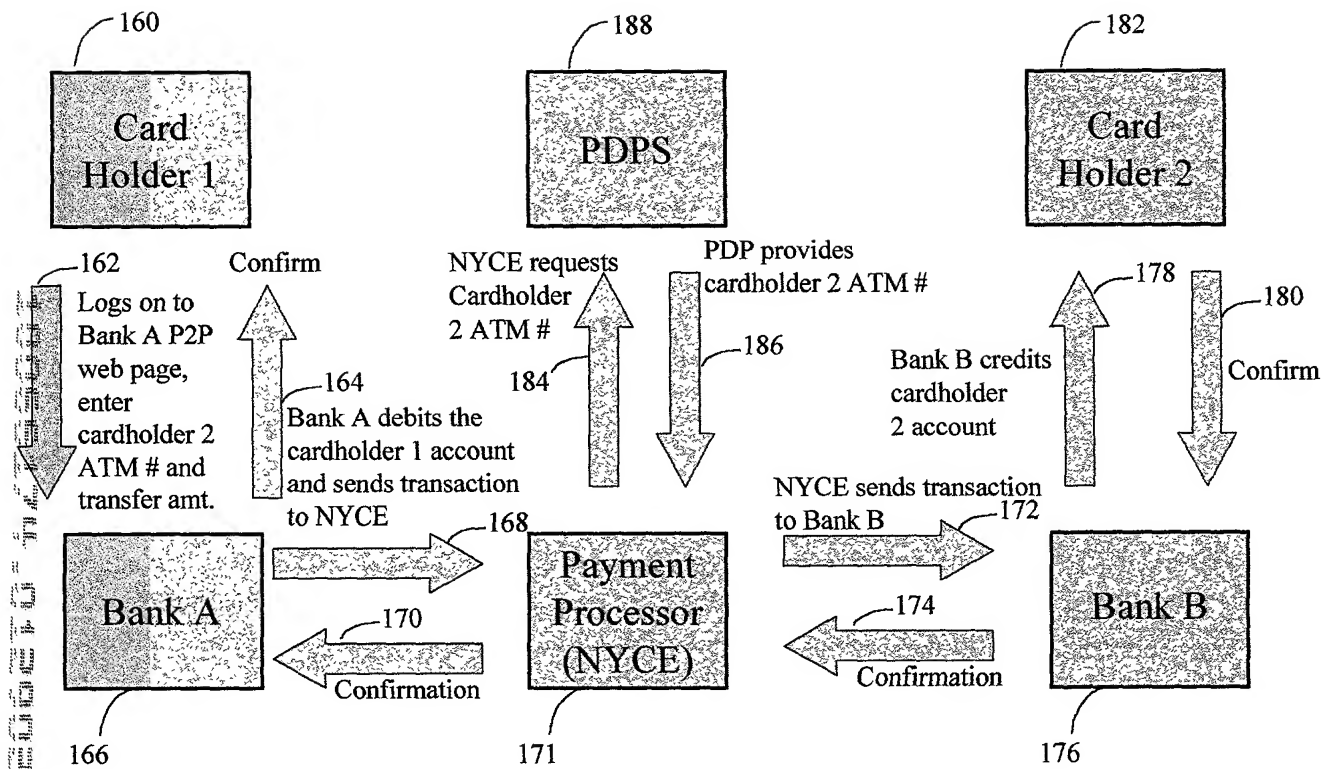


Figure 8



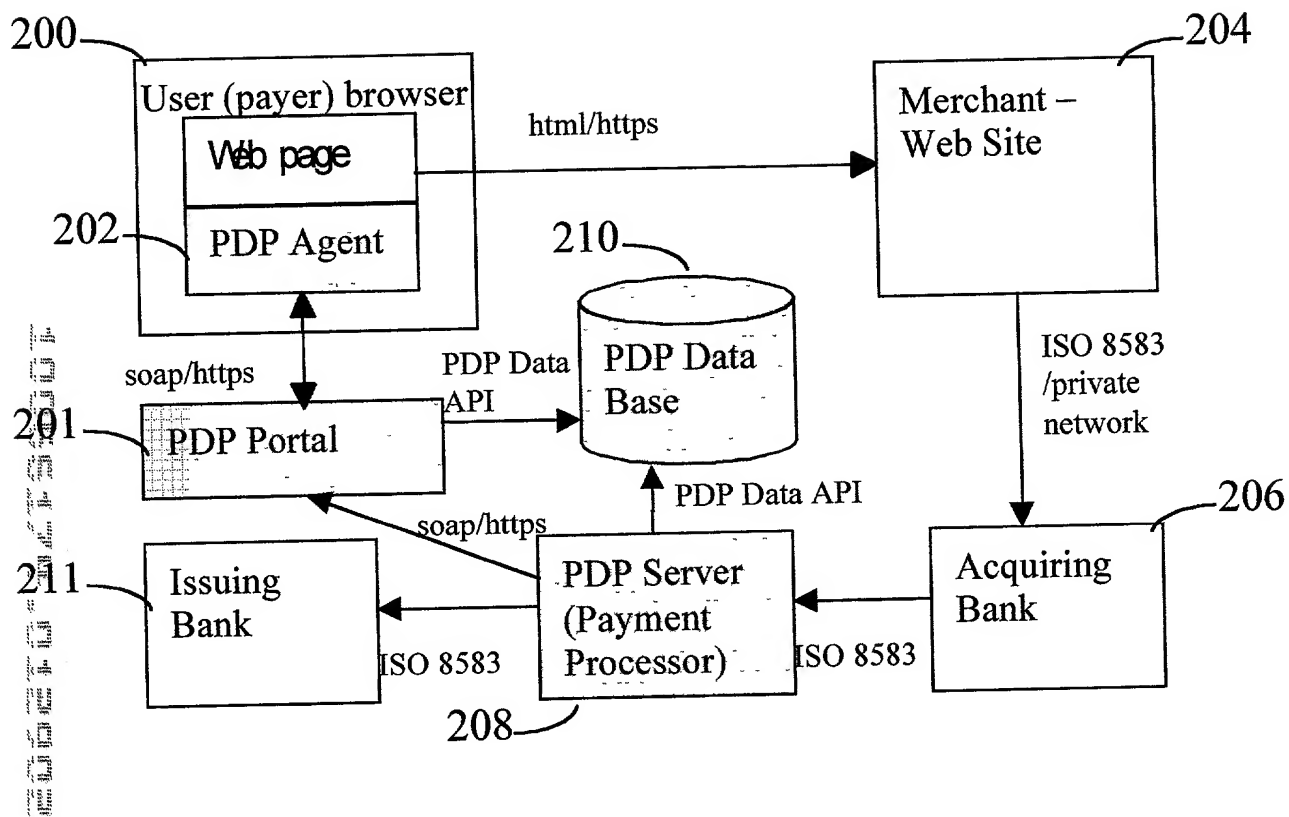
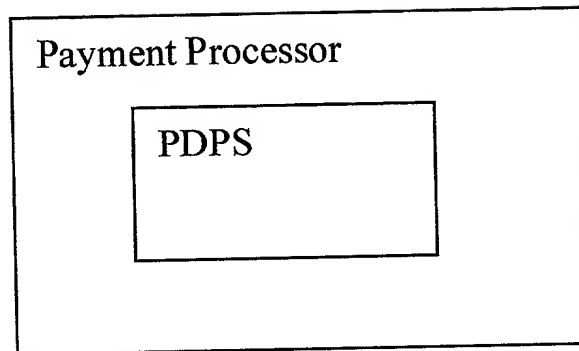


Figure 9

Intranet Configuration:



e-Service Configuration:

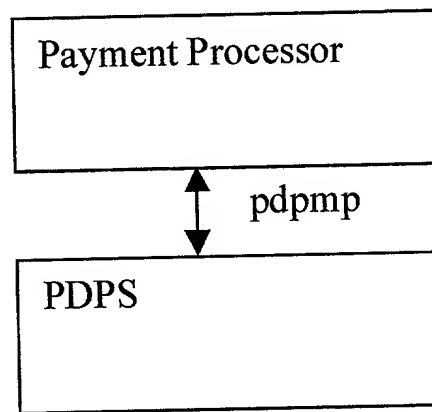


Figure 10

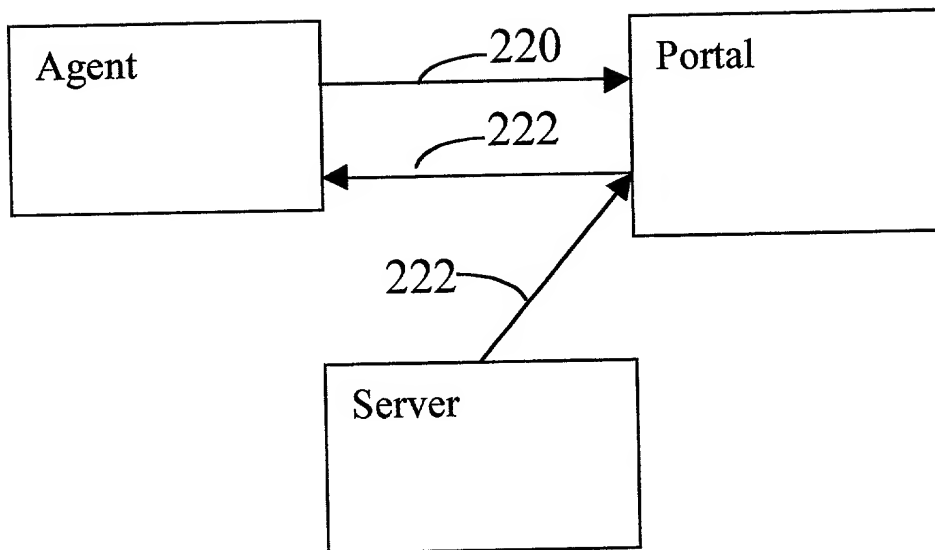


Figure 11

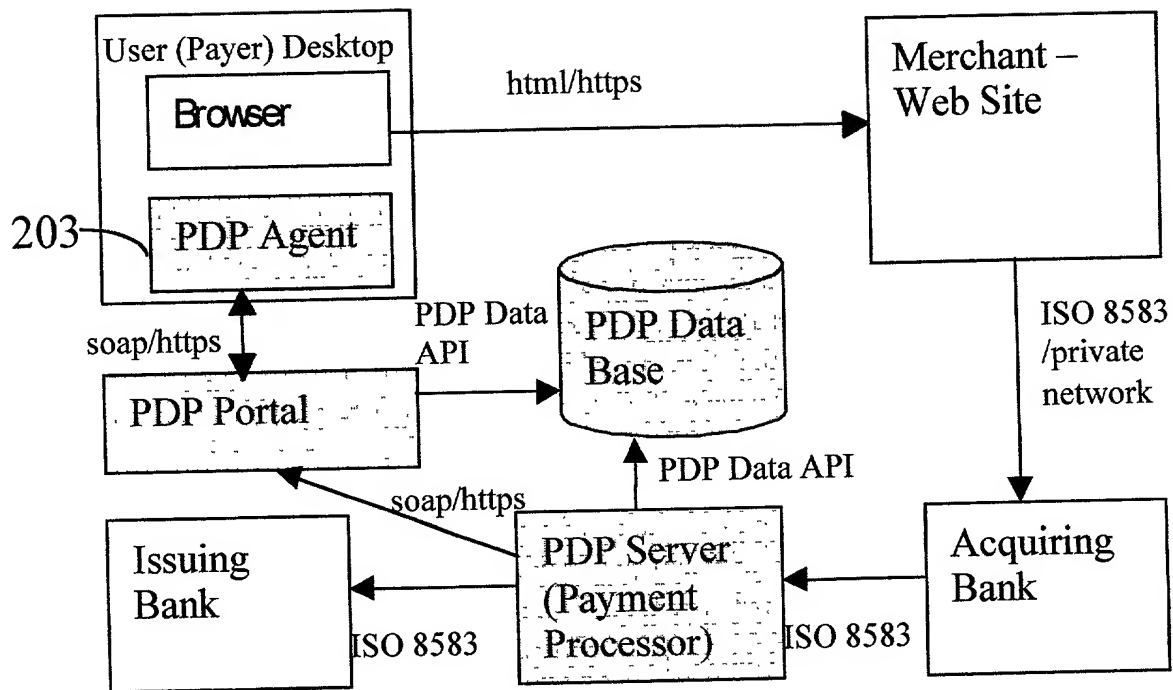


Figure 12 A

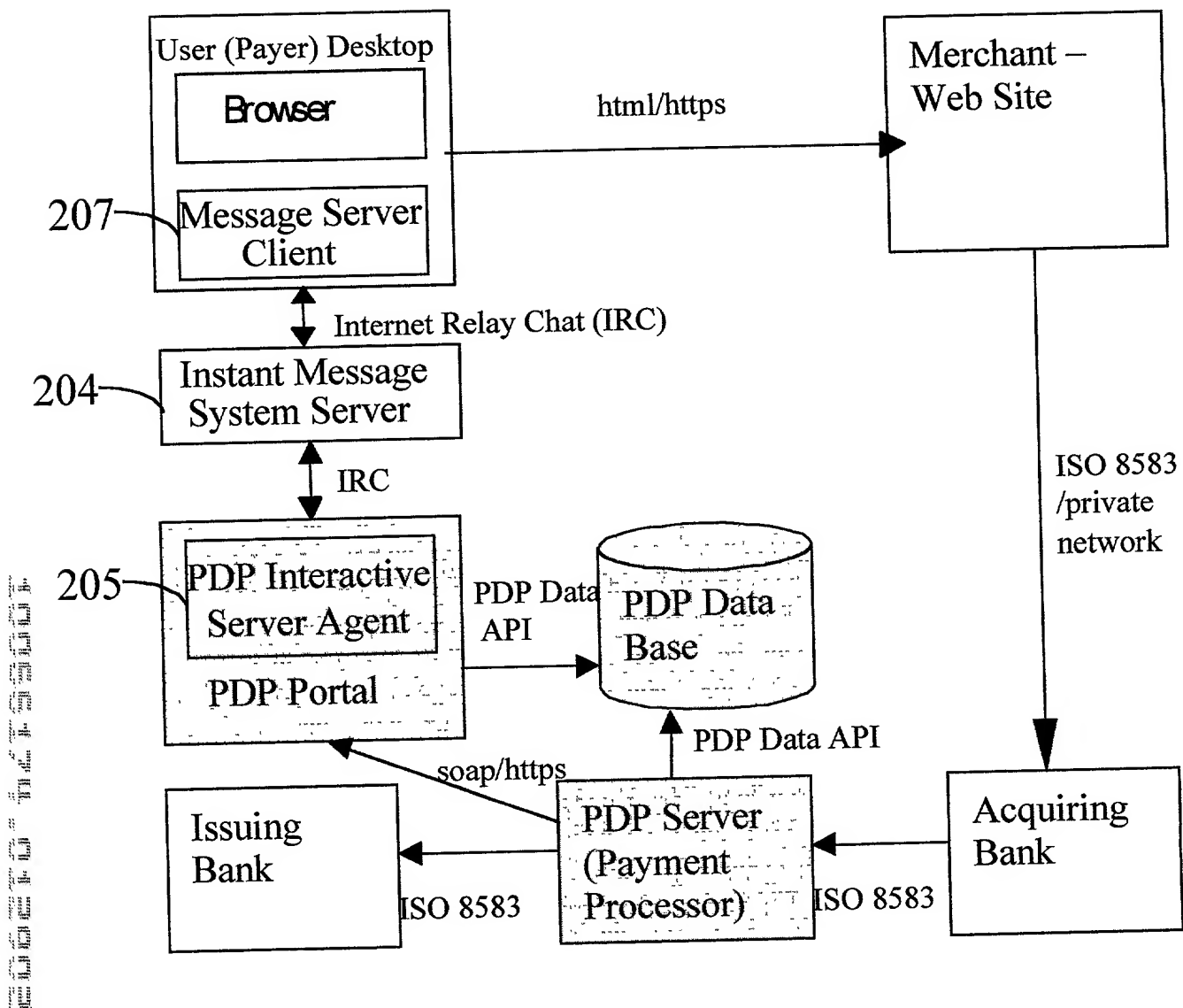


Figure 12 B

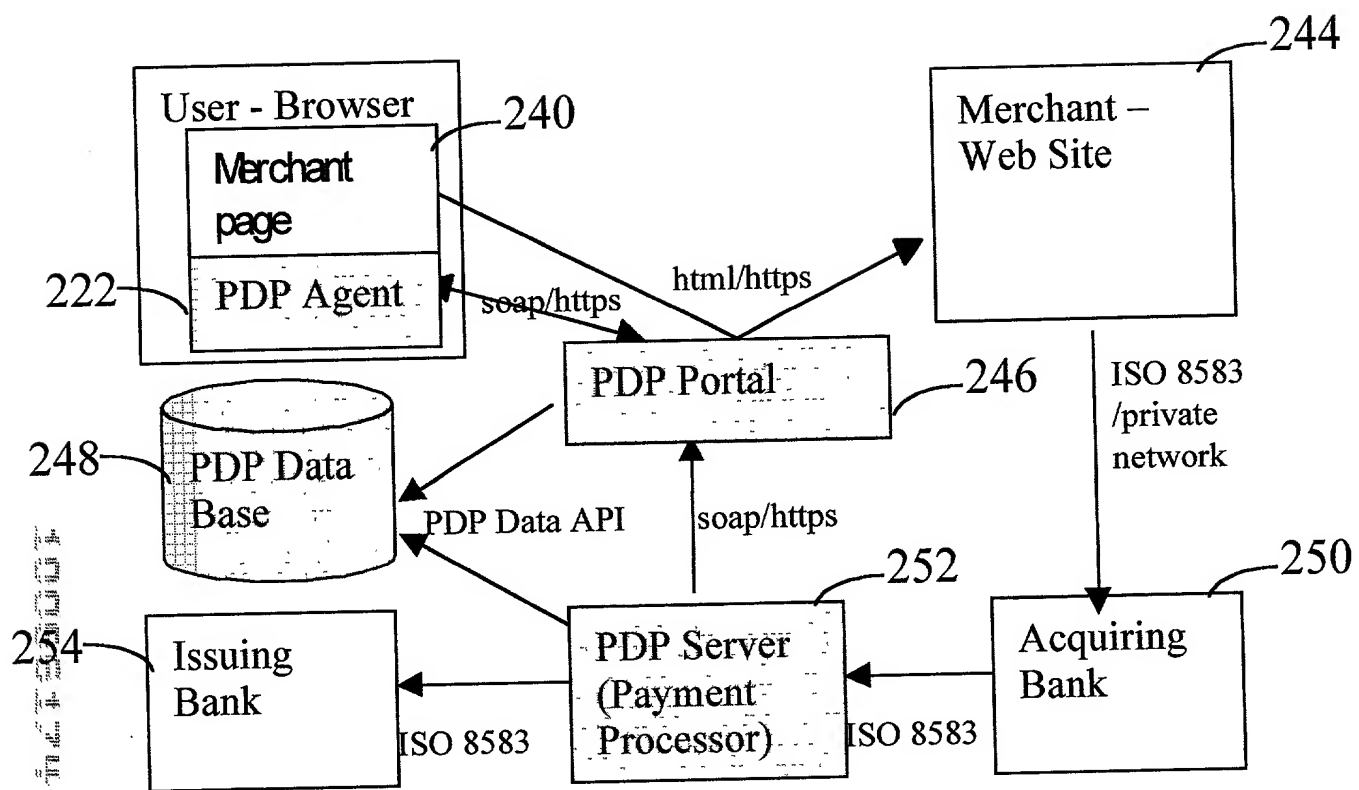


Figure 13

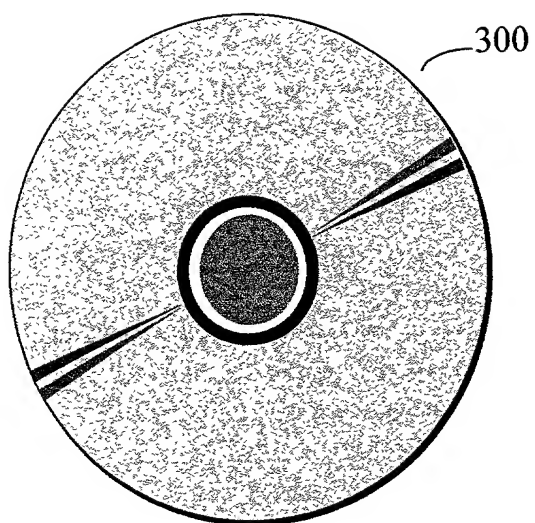


Figure 14

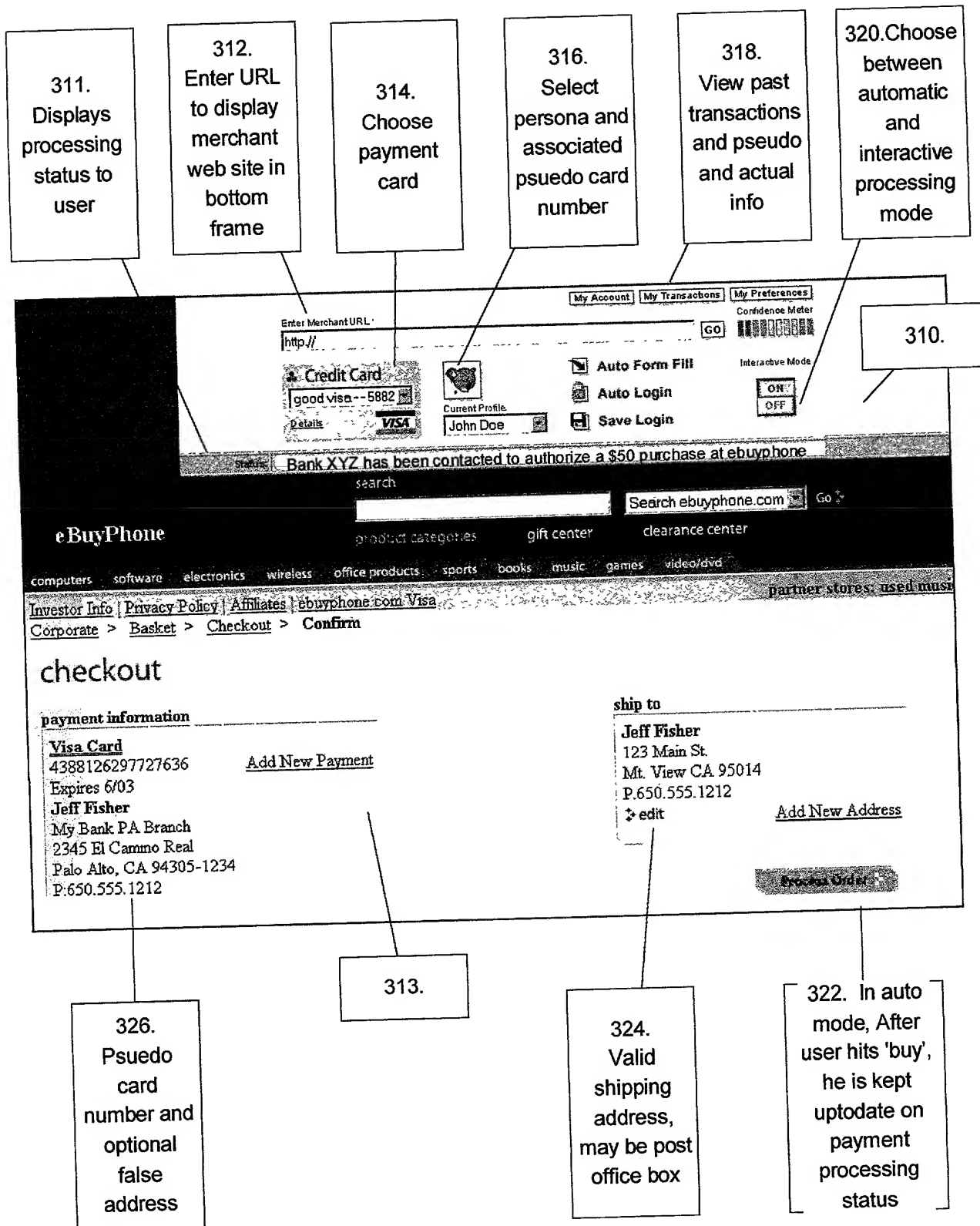


Figure 15



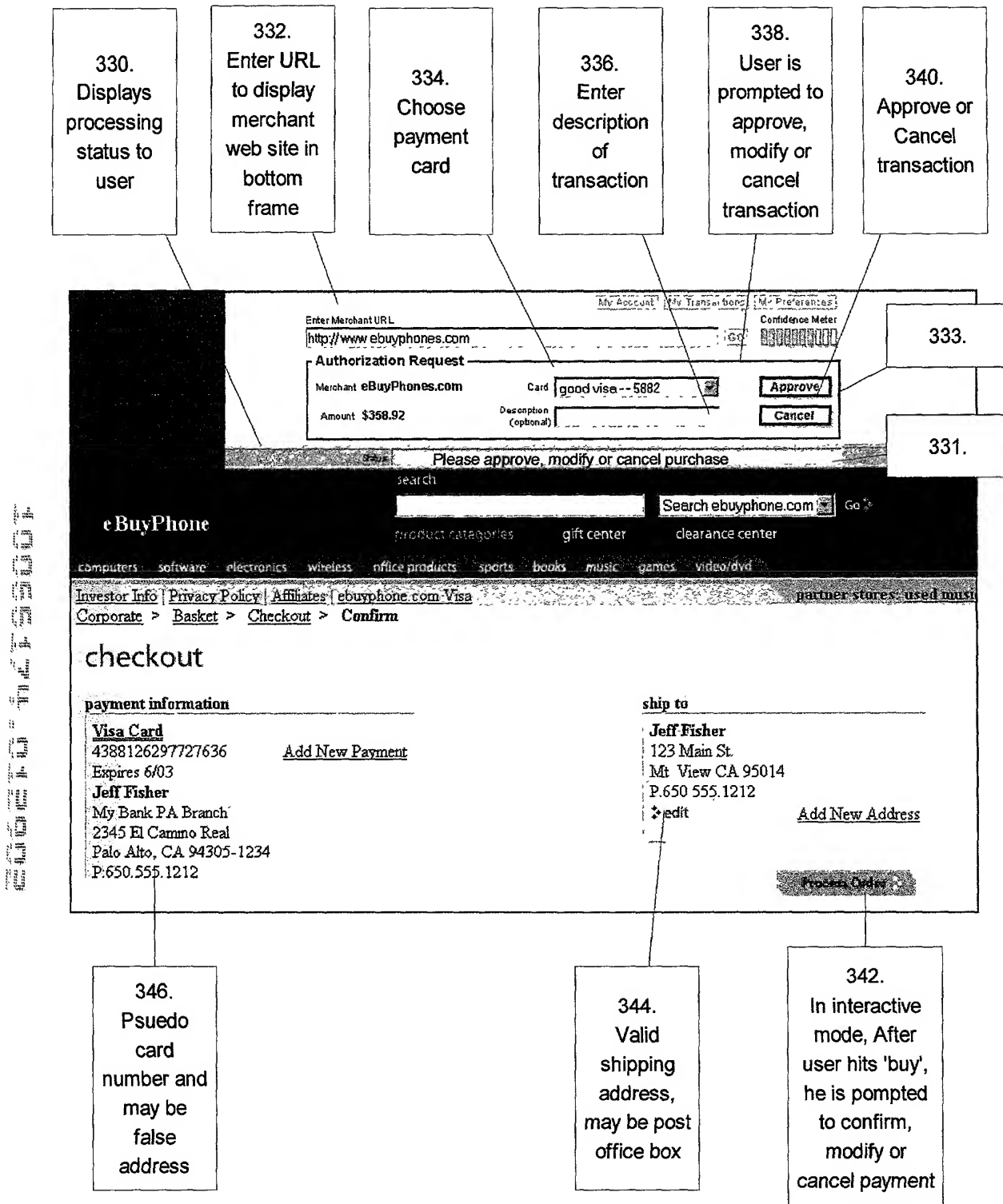


Figure 16

350.  
Displays  
processing  
status to  
user

352.  
Selecting "My  
Transactions"  
provides an online  
or printed  
statement

354.  
PDP links merchants info  
(confirmation number) with  
the info normally found on  
credit card statements.  
Click URL to go to  
merchant's transaction  
record

The screenshot shows a web application interface. At the top, there are navigation links: "My Account", "My Transactions", and "My Preferences". Below these is a "Confidence Meter" and an "Interactive Mode" toggle. A search bar for "Enter Merchant URL" is present. A "Credit Card" section shows a "good visa--5882" card. A "Current Profile" section shows "John Doe". A "Payment card statement from period 10/01/01 to 10/31/01" is displayed. Below this is a "Transaction History" table with columns: Transaction #, Date, Merchant, Order #, Description, and Amount Card. The table lists two transactions: 1001 (amazon, 1234567, null, 123.45 my credit) and 1002 (ebuyphone, 1002059601096, none, 7.53 my credit). A callout box 350 points to the "Payment card statement" section. A callout box 352 points to the "My Transactions" link. A callout box 354 points to the "Order #" column. A callout box 356 points to the "Description" column. A callout box 358 points to the "Amount Card" column. Below the table, a product detail page (PDP) for a "BlackBerry Wireless Smartphone" is shown, including a shopping basket and a "Subtotal" of \$329.99. A callout box 356 points to the "Subtotal" value.

Transaction #	Date	Merchant	Order #	Description	Amount Card
1001	2001-10-02 14:40:35.0	amazon	1234567	null	123.45 my credit
1002	2001-10-02 14:53:21.0	ebuyphone	1002059601096	none	7.53 my credit

358.  
Provides  
info to  
document  
purchase

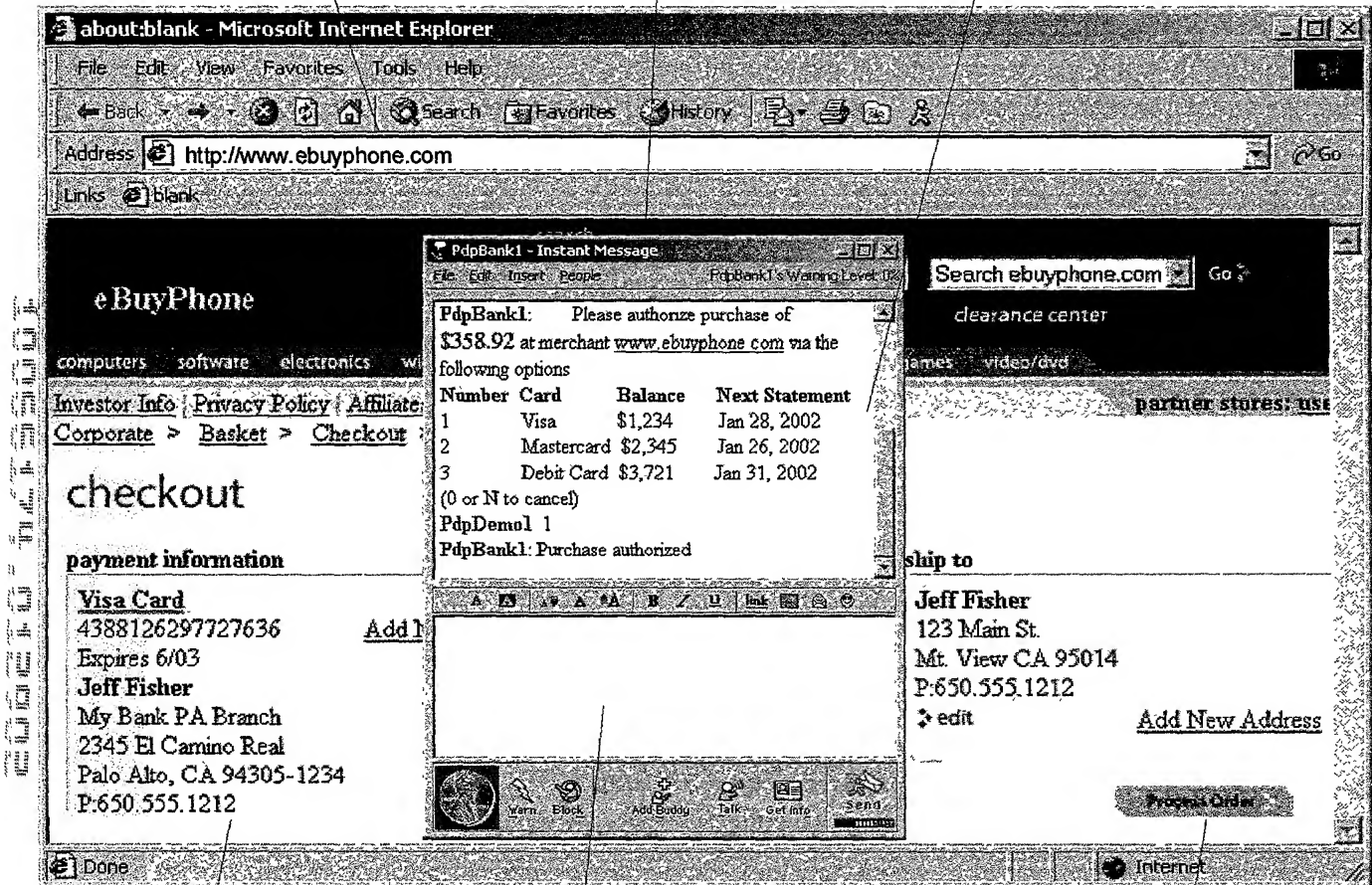
356.  
Statement  
contains a  
screenshot  
of  
purchased  
item

Figure 17

Enter URL  
to shop at  
merchant  
web site

360.  
Instant  
Message  
Window

362.  
User is  
prompted to  
approve, modify  
or cancel  
transaction



Pseudo card  
number and  
may be false  
address

364.  
The Instant message  
from the PDP bank  
appears after the  
process order button  
is depressed

366.  
After the cardholder  
enters payment info, the  
process order button  
is depressed

Figure 18

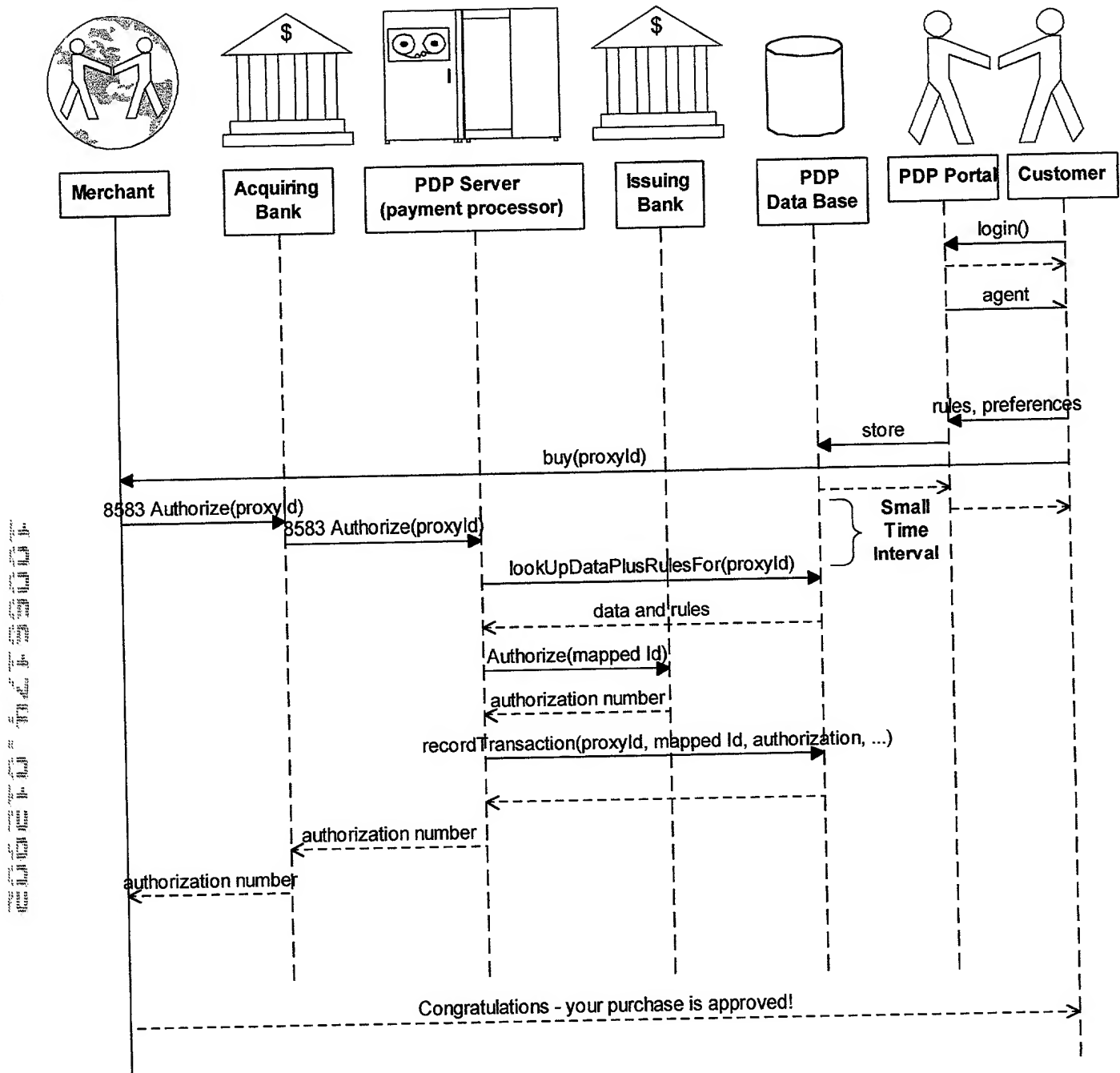


Figure 19

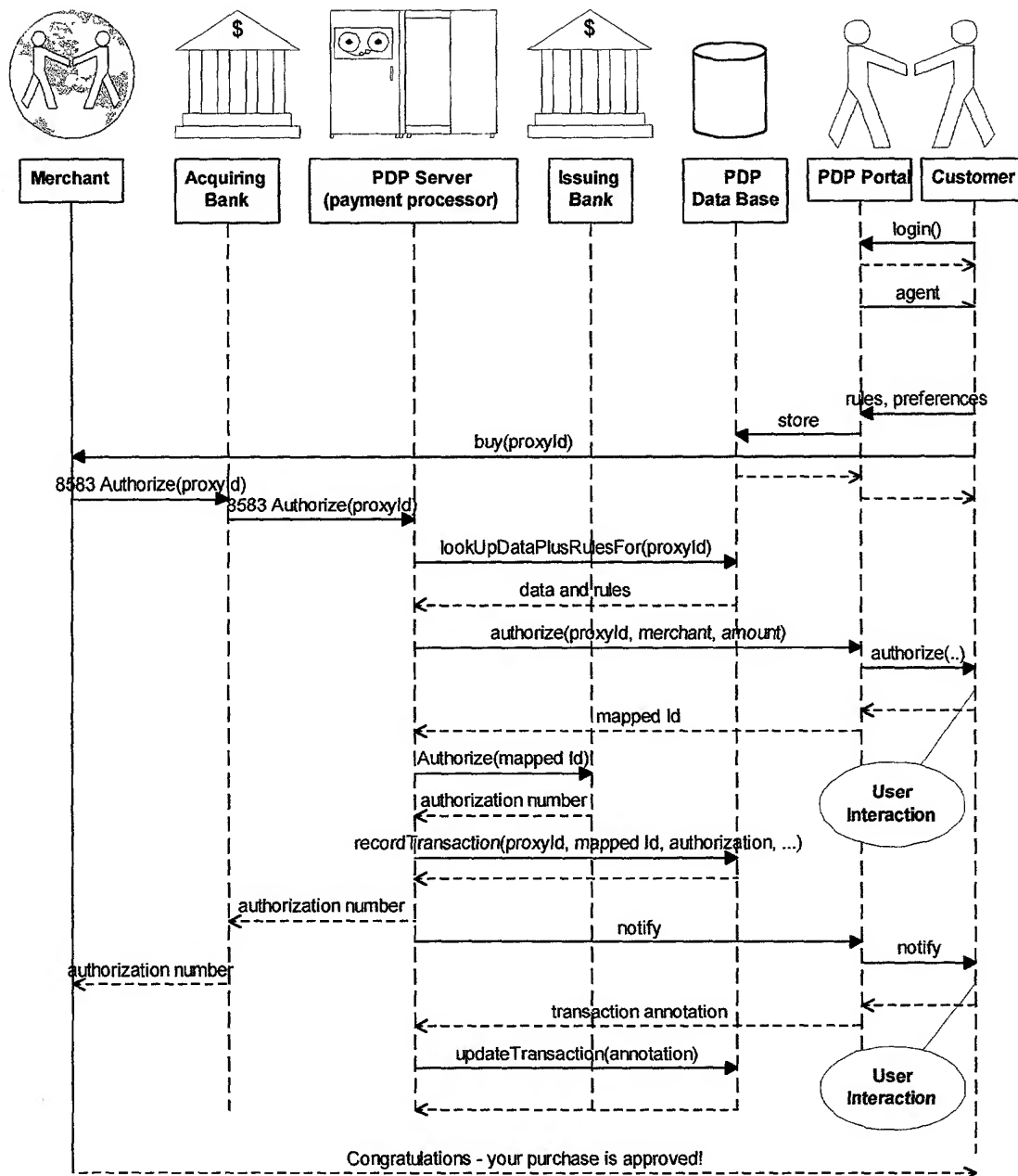


Figure 20

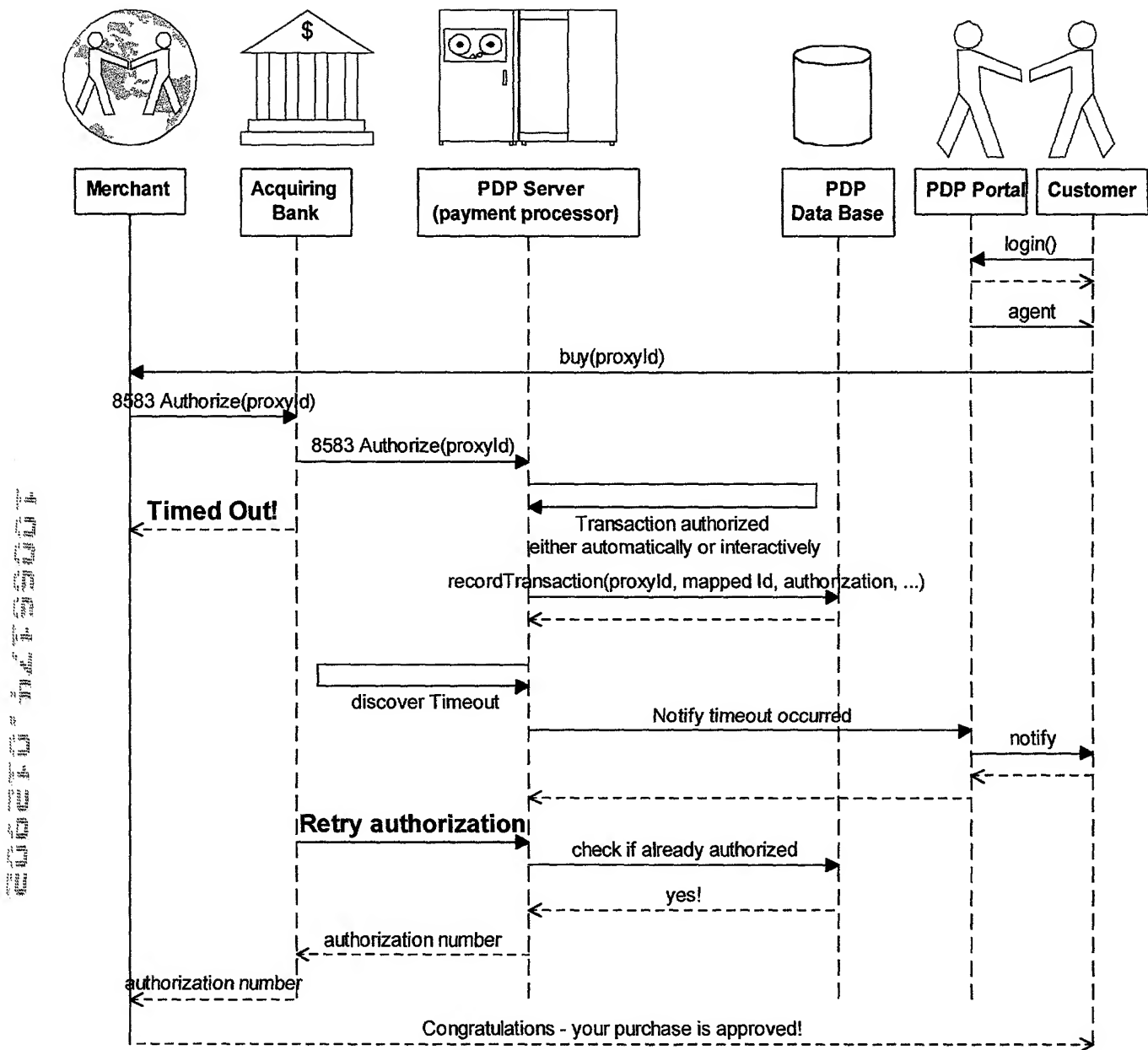


Figure 21